

To:

From the	INTERNATIO	NAL	BUREAL	J
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PCT

NOTIFICATION OF ELECTION

(PCT Rule 61.2)

United States Patent and Trademark Office

(Box PCT) Crystal Plaza 2

Washington, DC 20231 ÉTATS-UNIS D'AMÉRIQUE

Date of mailing (day/month/year)

03 June 1999 (03.06.99)

in its capacity as elected Office

International application No.

PCT/FI98/00776

International filing date (day/month/year)

01 October 1998 (01.10.98)

Applicant's or agent's file reference

7E23PCj

Priority date (day/month/year)

03 October 1997 (03.10.97)

Applicant

AHOLA, Kalevi

1.	The designated Office is hereby notified of its election made:
	X in the demand filed with the International Preliminary Examining Authority on:
	19 April 1999 (19.04.99)
	in a notice effecting later election filed with the International Bureau on:
2.	The election X was was not
	made before the expiration of 19 months from the priority date or, where Rule 32 applies, within the time limit under Rule 32.2(b).
ļ. 	

The International Bureau of WIPO 34, chemin des Colombettes 1211 Geneva 20, Switzerland **Authorized officer**

A. Karkachi '

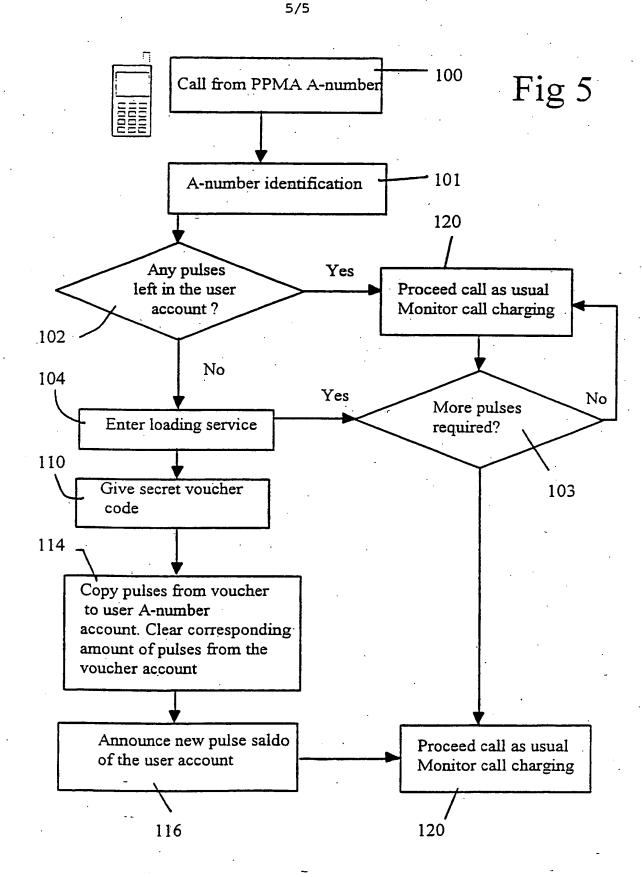
Facsimile No.: (41-22) 740.14.35 Telephone No.: (41-22) 338.83.38

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Form PCT/IB/331 (July 1992)

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PCT/FI98/00776



ELE LO ALTE



For receiving Office use only				
•	-			
International Application No.				
International Filing Date				
,				
Name of receiving Office and '	PCT Int	ernational Applicat	ion"	

REQUEST				
	International Filing Date			
The undersigned requests that the present international application be processed				
according to the Patent Cooperation Treaty.	Name of receiving Office and "PCT International Application"			
	Applicant's or agent's file reference			
•	(if desired) (12 characters maximum) 7E23PCj			
Box No. I TITLE OF INVENTION				
COMMUNICATIONS SYSTEM AN	ID A METHOD THEREFORE			
<u> </u>	ND A METHOD THEREFORE			
Box No. II APPLICANT	L. L. W. C.H. March			
Name and address: (Family name followed by given name: for designation. The address must include postal code and name of address indicated in this Box is the applicant's State (that is, cour of residence is indicated below.)	ary) of residence if no state			
	Telephone No.			
TELEFONAKTIEBOLAGET L M	ERICSSON (publ)			
	Facsimile No.			
S-126 25 Stockholm				
Sweden	Teleprinter No.			
State (that is, country) of nationality:	State (that is, country) of residence:			
SE	SE			
This person is applicant all designated for the purposes of:	nated States except the United States the States indicated the States of America only the Supplemental Bo			
Box No. III FURTHER APPLICANT(S) AND/OR (FU	RTHER) INVENTOR(S)			
Name and address: (Family name followed by given name: for a legal entity full official designation. The address must include postal code and name of country. The country of the address indicated in this Box is the applicant 'sState (that is, country) of residence if no State of residence is indicated below.) This person is: applicant only				
AHOLA, Kalevi				
Kotiniityntie 16				
FIN-02400 Kirkkonummi				
Finland State (that is, country) of nationality:	State (that is, country) of residence:			
FI	FI			
This person is applicant all designated all designated	gnated States except the United States the States indicated the States of America only the Supplemental R			
for the purposes of: States into United States of America In Or America only International States of America In Original States of America only International States of America In Original States of America In Orig				
Box No. IV AGENT OR COMMON REPRESENTATIVE; OR ADDRESS FOR CORRESPONDENCE				
The person identified below is hereby/has been appointed to act on behalf of the applicant(s) before the competent International Authorities as:				
Name and address: (Family name followed by given name; designation. The address must include pos				
acoignation. The data coordinate means per	+358-9-6866840			
Borenius & Co Oy Ab	Facsimile No.			
Kansakoulukuja 3	+358-9-68668444			
FIN-00100 Helsinki Teleprinter No.				
Finland	-			
Address for correspondence: Mark this check-box w	here no agent or common representative is/has been appointed and the			

Box No.V	DESIG	NATION	OF STATES

The ic	ilowi	The following designations are hereby made under Rule 4.9(a) (mark the applicable check-boxes: at least one must be marked):					
Regio					the marked):		
Z		ARIPO Patent: GH Ghana, GM Gambia, KE Kenya	LIST	طعموج	io. MW Malawi. SD Sudan. SZ Swaziland. UG Uganda.		
		2 W 2:mbabwe, and any other State which is a Conti	racting	g State	e of the Harare Protocol and of the PCT		
		of the Eurasian Patent Convention and of the PCT	vi iui	rkmen	is. KG Kyrgyzstan. KZ Kazakhstan. MD Republic of istan, and any other State which is a Contracting State		
	EP European Patent: AT Austria. BE Belgium. CH and LI Switzerland and Liechtenstein. CY Cyprus. DE Germany, DK Denmark. ES Spain. FI Finiand. FR France. GB United Kingdom. GR Greece. IE Ireland. IT Italy, LU Luxembourg, MC Monaco. NL Netherlands. PT Portugal. SE Sweden. and any other State which is a Contracting State of the European Patent Convention and of the PCT						
⊠ □	OA OAPI Patent: BF Burkina Faso. BJ Benin. CF Central African Republic. CG Congo. CI Côte d'Ivoire, CM Cameroon. GA Gabon, GN Guinea, ML Mali, MR Mauritania. NE Niger. SN Senegal. TD Chad. TG Togo. and any other State which is a member State of OAPI and a Contracting State of the PCT (if other kind of protection or treatment desired, specify on dotted line)						
Natio	nai Pa	ntent (if other kind of protection or treatment desired.	speci	fy on	dotted line):		
区	AL	Albania	×	LS	Lesotho		
X	AM	Armenia	M		Lithuania		
X	AT	Austria	X	LU	Luxembourg		
⊠	ΑÜ	Australia	X		Larvia		
X		Azerbaijan	囡	MD	Republic of Moldova		
×		Bosnia and Herzegovina	×		Madagascar		
X		Barbados	X		The former Yugoslav Republic of Macedonia		
×		Bulgaria	_				
		Brazil	\boxtimes	MN	Mongolia		
		Beiarus	×		Malawi		
		Canada	X		Mexico		
	СН	and LI Switzerland and Liechtenstein	X		Norway		
		China	\boxtimes		New Zealand		
Ø	Cบ	Cuba	\boxtimes		Poland		
区		Czech Republic	X		Portugal		
×	DE	•	X		Romania		
\boxtimes	DК	Denmark	X	RU	Russian Federation		
	EE	Estonia	区	SD	Sudan		
	ES	Spain	\boxtimes	SE	Sweden		
×	FI	Finland	X	SG	Singapore		
	GB	United Kingdom	×	SI	Slovenia		
		Georgia	×		Slovakia		
区		Ghana	Ø		Sierra Leone		
⊠		Gambia	×	TJ	Tajikistan		
×		Guinea-Bissau	×		Turkmenistan		
X	HR	Croatia	×		Turkey		
		Hungary	- X		Trinidad and Tobago		
×	ID	Indonesia	Ø		Ukraine		
×	IL	Israel	X		Uganda		
	IS	Iceland	×		United States of America		
	JP	Japan	لحب				
		Kenya	Ø	υz	Uzbekistan		

Precautionary Designation Statement: In addition to the designations made above, the applicant also makes under Rule 4.9(b) all other designations which would be permitted under the PCT except any designation(s) indicated in the Supplemental Box as being excluded from the scope of this statement. The applicant declares that those additional designations are subject to confirmation and that any designation which is not confirmed before the expiration of 15 months from the priority date is to be regarded as withdrawn by the applicant at the expiration of that time limit. (Confirmation of a designation consists of the filling of a notice specifying that designation and the payment of the designation and confirmation fees. Confirmation must reach the receiving Office within the 15-month time limit.)

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issuance of this sheet:

LC Saint Lucia

LK Sri Lanka LR Liberia

 \boxtimes

KP Democratic People's Republic of Korea

KR Republic of Korea

VN Viet Nam

YU Yugoslavia

Check-boxes reserved for designating States (for the purposes of a national patent) which have become party to the PCT after

ZW Zimbabwe

CL	N:-	2
Sheet	.1NO.	

Box No. VI PRIORITY C	LAIM	Further	priority cla. are indicated	in the Supplemental Box.		
Filing date Number			Where earlier application is:			
of earlier application (davimonth/year)	of earlier application	national applicatio	n: regional application:* regional Office	international application: receiving Office		
item(1) (03.10.97) 03 October 1997	FI	973884				
item (2)				c		
item (3)						
The receiving Office is reconfidence of the earlier application of the purposes of the present in	s) (only if the earlier o		the Office which for the			
* Where the earlier application is Convention for the Protection of I.	an ARIPO application. I	it is mandatory to indicate in	the Supplemental Box at least was filed (Rule 4.10(b)(ii)). See	one country party to the Paris Supplemental Box.		
	NAL SEARCHING		· · · · · · · · · · · · · · · · · · ·			
Choice of International Searc (if two or more International Sea competent to carry out the interna- the Authority chosen; the two-lett	arching Authorities are attional search, indicate	Request to use results of search has been carried out. Date (day/month/year)	f earlier search; reference by or requested from the Intern Number	to that search (if an earlier ational Searching Authority): Country (or regional Office)		
ISA /SE	,		•			
Box No. VIII CHECK LIST	T: LANGUAGE OF	FILING				
This international application of	contains This intern		mpanied by the item(s) mark	ked below:		
the following number of shee request :	ts: 1. ⊠ fee	calculation sheet	•			
description (excluding		arate signed power of attor				
sequence listing part) :			mey; reference number, if an	ıy:		
claims		ement explaining lack of s	•	072004		
abstract :	3. K prio	station of international app	d in Box No. VI as item(s):	9/3884		
sequence listing part	9 9: 🗀 ::-		ng deposited microorganism	or other biological material		
of description :	, - .		sequence listing in computer	1		
Total number of sheets:	30 9. ☑ oth	er (specify): Copy of	official actio	on		
Figure of the drawings whic should accompany the abstract	t: 2	Language of filing of international application				
	OF APPLICANT O			obvious from reading the request)		
Next to each signature, indicate the	name of the person signing	ana the capacity in which the pe	erson signs (if such capacity is not o	obvious from reduing the requesty.		
		Borenius, & Co	Оу АЬ			
		Je Me H	_			
Patent Agent						
For receiving Office use only						
Date of actual receipt of the international application:	he purported	For receiving Office use	only ——	2. Drawings:		
Corrected date of actual retimely received papers or the purported international	drawings completing			received:		
4. Date of timely receipt of to corrections under PCT Ar	the required rticle 11(2):			not received:		
International Searching A (if two or more are compe	5. International Searching Authority (if two or more are competent): ISA / 6. Transmittal of search copy delayed until search fee is paid.					
Date of receipt of the record by the International Bureau:		or International Bureau us	e only			

The demand must be filed directly with
with the one chosen by the applicant.

mpetent International Preliminary Examining A

ity or, if two or more Authorities are competent, full name or two-letter code of that Authority may be indicated by the applicant on the line below:

IPEA/_SE

PCT

CHAPTER II

DEMAND

under Article 31 of the Patent Cooperation Treary: The undersigned requests that the international application specified below be the subject of international preliminary examination according to the Patent Cooperation Treaty and hereby elects all eligible States (except where otherwise indicated).

For International Preliminary Examining Authority use only				
Identification of IPEA		Date of receipt of DEMAND		
Box No. I IDENTIFICATION OF T	HE INTERNATIONAL	APPLICATION	Applicant's or agent's file reference 7 E 2 3 P C j	
International application No.	International filing date	(day/month/year)	(Earliest) Priority date (day/month/year)	
PCT/FI98/00776	1 October 1998	(01.10.98)	3 October 1997 (03.10.97)	
Title of invention			-	
COMMUNICATIONS SYSTEM	AND A METHOD	THEREFORE		
Box No. II APPLICANT(S)				
Name and address: (Family name followed by 8 The address must include p	riven name; for a legal entity, fi postal code and name of count	ull official designation. ry.)	Telephone No.:	
TELEFONAKTIEBOLAGET L S-126 25 Stockholm Sweden	M ERICSSON (publ)	Facsimile No.:	
Sweden			Teleprinter No.:	
State (that is, country) of nationality:		State (that is, country	y) of residence:	
SE	E		SE	
Name and address: (Family name followed by g	iven name: for a legal entity, fi	ıll official designation. The	e address must include postal code and name of country.)	
AHOLA, Kalevi Kotiniityntie 16 FIN-02400 Kirkkonummi Finland				
State (that is, country) of nationality:		State (that is, country	y) of residence:	
FI			FI	
Name and address: (Family name followed by g	iven name; for a legal entity, fi	ull official designation. The	e address must include postal code and name of country.)	
	,			
,				
State (that is, country) of nationality:		State (that is, country	y) of residence:	
Further applicants are indicated on a continuation sheet.				

Sheet No.2...

International application No. PCT/FI98/00776

Box No. III AGENT OR COMMON REPRESENTATIVE; OR ADDRESS FOR CORRESPONDENCE			
The following person is	agent common representative		
and X has been appointe	ed earlier and represents the applicant(s) also for international p	oreliminary examination.	
	ed and any earlier appointment of (an) agent(s)/common repres	•	
1	ed, specifically for the procedure before the International Prelin		
the agent(s)/comm	non representative appointed earlier.	minary Examining Authority, in addition to	
Name and address: (Family The add	name followed by given name; for a legal entity, full official designation tress must include postal code and name of country.)	Telephone No.:	
Borenius & Co	<u> </u>	+358-9-6866840	
Kansakoulukuja FIN-00100 Hels		Facsimile No.:	
Finland		250 2 6265244	
		+358-9-68668444 Teleprinter No.:	
		Telephina 140	
space above is us	respondence: Mark this check-box where no agent or common sed instead to indicate a special address to which correspondence	representative is/has been appointed and the ce should be sent.	
Box No. IV BASIS FOR	INTERNATIONAL PRELIMINARY EXAMINATION	·	
Statement concerning ame			
· —	e international preliminary examination to start on the basis of	of:	
	application as originally filed	·	
the description [^_]	the description X as originally filed		
	as amended under Article 34	:	
the claims x as originally filed			
as amended under Article 19 (together with any accompanying statement)			
as amended under Article 34			
the drawings	the drawings X as originally filed		
as amended under Article 34			
2. The applicant wishes any amendment to the claims under Article 19 to be considered as reversed.			
3. The applicant wishes the start of the international preliminary examination to be postponed until the expiration of 20 months from the priority date unless the International Preliminary Examining Authority receives a copy of any amendments made under Article 19 or a notice from the applicant that he does not wish to make such amendments (Rule 69.1(d)). (This checkbox may be marked only where the time limit under Article 19 has not yet expired.)			
• Where no check-box is marked, international preliminary examination will start on the basis of the international application as originally filed or, where a copy of amendments to the claims under Article 19 and/or amendments of the international application under Article 34 are received by the International Preliminary Examining Authority before it has begun to draw up a written opinion or the international preliminary examination report, as so amended.			
Language for the purposes of international preliminary examination: English			
x which is the language in which the international application was filed.			
which is the language of a translation furnished for the purposes of international search.			
which is the language of publication of the international application.			
which is the language of the translation (to be) furnished for the purposes of international preliminary examination.			
Box No. V ELECTION OF STATES			
The applicant hereby elects all eligible States (that is, all States which have been designated and which are bound by Chapter II of the PCI)			
excluding the following States which the applicant wishes not to elect:			

Sheet No. .3.

International application No. PCT/FI98/00776

Box No. VI CHECK LIST				
The demand is accompanied by the following elements, in the language referred to in Box No. IV, for the purposes of international preliminary examination: For International Preliminary Examining Authority use only received not received.				
translation of international application :	sheets	received not received		
2. amendments under Article 34	sheets			
copy (or, where required, translation) of amendments under Article 19	sheets			
copy (or, where required, translation) of statement under Article 19	sheets			
5. letter :	sheets			
6. other (specify)	sheets			
The demand is also accompanied by the item(s) marked below:		·		
1. X fee calculation sheet	4. statement e	xplaining lack of signature		
2. separate signed power of attorney	5. nucleotide :	and or amino acid sequence listing in eadable form		
3. copy of general power of attorney; reference number, if any:	6. other (speci	•		
Box No. VII SIGNATURE OF APPLICANT, AGENT OR (COMMON REPRESE	NTATIVE		
Next to each signature, indicate the name of the person signing and the capacity	in which the person signs (if s	such capacity is not obvious from reading the demand).		
Borenius & Co Oy Ab Juha-Pekka Ruuskanen				
`				
For International Preliminary	Examining Authority	use only		
Date of actual receipt of DEMAND:				
2. Adjusted date of receipt of demand due to CORRECTIONS under Rule 60.1(b):				
The date of receipt of the demand is AFTER the expiration of 19 months from the priority date and item 4 or 5, below, does not apply. The applicant has been informed accordingly.				
4. The date of receipt of the demand is WITHIN the period of 19 months from the priority date as extended by virtue of Rule 80.5.				
Although the date of receipt of the demand is after the expiration of 19 months from the priority date, the delay in arrival is EXCUSED pursuant to Rule 82.				
For International Bureau use only				
Demand received from IPEA on:				

From the INTERNATIONAL PRELIMINARY EXAMINING AUTHORITY

To:

	Date of mailing		/
	(day/month/year)	0 6 -09- 1999	(
	REPLY DUE	within 30 days from the above date of mailing	
International filing date 01.10.1998	(day/month/year)	Priority date (day/month/year) 03.10.1997	extens to 29/1
5/00, H 04 Q	2 3/00		
ting to the following iter inion with regard to nov	ms: velty, inventive step a	nd industrial applicability	
	both national classificat 5/00, H 04 C Ericsson (p St (first, etc.) ting to the following ite	both national classification and IPC6 5/00, H 04 Q 3/00 I Ericsson (publ) et al st	International filing date (day/month/year) O1.10.1998 D3.10.1997 both national classification and IPC6 5/00, H 04 Q 3/00 I Ericsson (publ) et all other (first, etc.) drawn by this International Preliminary Examining Authoriting to the following items:

	1 🔀	Basis of the report
	II _	Priority
	ПІ	Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
	IV _	Lack of unity of invention
	v 🔀	Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
	vı 🔀	Certain documents cited
	VII	Certain defects in the international application
	VIII	Certain observations on the international application
3.	The applica	ant is hereby invited to reply to this opinion.
	When?	See the time limit indicated above. The applicant may, before the expiration of that time limit, request this Authority to grant an extension, see Rule 66.2(d).
	How?	By submitting a written reply, accompanied, where appropriate, by amendments, according to Rule 66.3. For the form and the language of the amendments, see Rules 66.8 and 66.9.
	Also	For an additional opportunity to submit amendments, see Rule 66.4. For the examiner's obligation to consider amendments and/or arguments, see Rule 66.4bis. For an informal communication with the examiner, see Rule 66.6.
	If no rep	ly is filed, the international preliminary examination report will be established on the basis of this opinion.
4.		ate by which the international preliminary on report must be established according to Rule 69.2 is: 03.02.2000

Name and mailing address of the IPEA/SE		Authorized officer
Patent- och registreringsverket Box 5055	Telex 17978	
S-102 42 STOCKHOLM	PATOREG-S	Patrik Rydman/cs
Facsimile No. 08-667 72 88		Telephone No. 08-782 25 00

Form PCT/IPEA/408 (cover sheet) (January 1994)



I. Basis of the r	eport		
1. This opinion ha invitation under	is been drawn o Article 14 are	on the basis of (Substitute shee referred to in this opinion as	ets which have been furnished to the receiving Office in response to an originally filed".):
th.	e international	application as originally filed	i .
the	e description,	pages	, as originally filed,
,			, filed with the demand,
		pages	, filed with the letter of
L th	e claims,	Nos.	, as originally filed,
			, as amended under Article 19,
			, filed with the demand,
	•	Nos.	, filed with the letter of
L th	e drawings,	sheets/fig	, as originally filed,
٠		sheets/fig	, filed with the demand
		sheets/fig	, filed with the letter of
•			
2. The amendmen	its have resulted	d in the cancellation of:	•
	ne description,		
th	ne claims,	Nos.	
th	ne drawings,	sheets/fig	
	· · · · ·		
			•
3. This op	inion has been of	established as if (some of) th	ne amendments had not been made, since they have been considered to go upplemental Box (Rule 70.2(c)).
,		and allowed and all man or	applemental box (react 70.2(e)).
4. Additional obs	servations, if ne	cessary:	
			·
			•
			•
			•



V.	Reasoned statement under Rule 66.2(a)(ii) with regard	to novelty.	, inventive step or industrial applicability;
	citations and explanations supporting such statement	• •	•

1. Statement

Novelty (N)	Claims Claims	1-20	YES NO
Inventive step (IS)	Claims Claims	1-20	YES NO
Industrial applicability (IA)	Claims Claims	1-20	YES NO

2. Citations and explanations

The claimed invention relates to a method for making payments of calls or services by using IN services in a telecommunication system.

In prior art solutions an account dedicated to a prepaid card is deleted after it has become empty and the user has to buy a new card with a thereto-dedicated account. This requires a lot of capacity. An object of the invention is to overcome the disadvantages of the prior art solutions. A further object is to provide a method that makes it easier for the subscriber to himself load money into a user account.

objects accomplished are bу an arrangement telecommunication network comprising an intelligent network (IN), which is provided with user accounts. The user accounts enable prepaid calls for the users. The arrangement comprises a user interface for accessing the IN through the telecommunication network, a record in the IN which indicates the amount a user has paid in advance and means for loading units from the record to a user account. The loading may be requested by the user interface of the user.

Documents cited in the search report:

D1: WO, 96/15633, A1

D2: US, 5412726, A

D3: WO, 9615616, A2 (WOG6/15616)

D4: US, 5633919, A

D5: US, 4706275, A

D6: EP, 0698987, A2

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Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

Continuation of: V.

D1 discloses a method for controlling calls that are paid with a prepaid card. A user has an Account Code and a Personal Identification Number (PIN). When the user tries to make a call the user's authority is checked using the Account Code and the PIN and the SCP in the IN checks the current balance of the subscriber. The system of D1 does not mention how the user's account is to be loaded, but only states that the call is released if the account is empty. (See page 10, line 26- page 11, line 17 and figure 5.) D1 is cited as prior art in the application.

D2 discloses a method for remote loading of prepayment means in a telecommunication network. The method may be used in a GSM system or any other telecommunication system as long as there are prepayment means able to contain value units intended for paying the usage charges. (See column 1, lines 17-47, column 2, line 52- column 4, line 15.) The prepayment means are located in an SIM-card. The request for remote loading of the value units may be carried out during the telephone communication. (See column 4, lines 10-13.)

D3 discloses a method for charging users in a telecommunication system.

The invention according to independent claims 1, 9, 13, 14 and 19 differs from what is disclosed in D1 mainly by introducing the possibility of reloading the prepaid user account, which is located in the intelligent network. To remotely reload a prepaid account is known through D2. It seems obvious to a person skilled in the art to arrive at the invention according to claims 1, 9, 13, 14 and 19 by using the method of D2 in the system of D1. The method of D2 makes use of a SIM-card where the value units are stored and the claimed invention stores the subscriber accounts in the intelligent network. Since the system of D1 comprises an intelligent network where the user accounts are stored the only adjustment to the system of D1 in order to arrive at the claimed invention would be to include an additional database in the intelligent network from which monetary units may be transferred to the user account. To use the known technique of D2, to reload accounts in a network, in the intelligent network of claims 1, 9, 13, 14 and 19 is considered obvious to a person skilled in the art.

Other features of the independent claims such as letting records be devoted to vouchers bought by the user are well known to a person skilled in the art and do not make what is claimed less obvious.

The invention according to claims 2-8, 10-12, 15-18 and 20 only adds features to the known systems of D1 and D2 that are obvious to a person skilled in the art.

Thus, the invention according to claims 1-20 is novel, but does not comprise an inventive step.



VI. Certain documents cited

Certain published documents (Rule 70.10)

Application No. Patent No.	Publication date (day/month/year)	Filing date (day/month/year)	Priority date (valid claim) (day/month/year)
		 .	•
WO9809255	05/03/98	21/08/97	29/08/96

WO9818251	30/04/98	13/10/97	23/10/96
•			04/11/96
	•		03/06/97
W00001074	22/05/00	04/11/07	12/11/06

2. Non-written disclosures (Rule 70.9)

Kind of non-written disclosure Date of non-

Date of non-written disclosure (day/month/year)

Date of written disclosure referring to non-written disclosure (day/month/year)

MH

PATENT COOPERATION TREATY

PCT

REC'D	25	FEB 2000
WIPC)	PCT

16

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference 7E23PCj	FOR FURTHER ACTIO	N See Noti Preliminar	fication of Transmittal of International y Examination Report (Form PCT/IPEA/416)	
International application No.	International filing date (da	y/month/year)	Priority date (day/month/year)	
PCT/FI98/00776 01.10.199			03.10.1997	
International Patent Classification (IPC) of	r national classification and	PC ₇		
H 04 M 17/00, H 04 M	15/00, H 04 Q	3/00		
Applicant	M Enigadon (nul	al\ a+ al		
Telefonaktiebolaget L	M Ericsson (pur	or) et ar		
 This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36. This REPORT consists of a total of 6 sheets, including this cover sheet. This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT). 				
These annexes consist of a total of	of 1 sheets.			
3. This report contains indications re	elating to the following items	:		
l Rasis of the report				
II Priority				
III Non-establishment of	of opinion with regard to nove	elty, inventive ste	p and industrial applicability	
IV Lack of unity of inve	ention			
V Reasoned statement and explanations sup	under Article 35(2) with regard poorting such statement	ard to novelty, inv	rentive step or industrial applicability; citations	
VI Certain documents of	cited			
VII Certain defects in th	e international application			
VIII Certain observations	s on the international applicat	ion		
Certain coservation	on the international approach			
Date of submission of the demand	I	Date of completion	n of this report	
19.04.1999	=	16.02.200	0	
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S-102 42 STOCKHOLM	s-102 42 STOCKHOLM PATOREG-S Jaana Raivio/MN			
Facsimile No. 08-667 72 88 Telephone No. 08-782 25 00 Form PCT/IPEA/409 (cover sheet) (January 1994)				



International	application No	

PCT/FI98/00776

1. Basis of the report				
1. This report has been drawn on the basis of (Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to the report since they do not contain amendments.):				
the internation	nal application as originally f	filed.		
the description	n, pages <u>1-16</u>	, as originally filed,		
	pages	, filed with the demand,		
		, filed with the letter of,		
		, filed with the letter of		
the claims,	Nos. 1-20	, as originally filed,		
		, as amended under Article 19,		
		, filed with the demand,		
		, filed with the letter of,		
	Nos.	, filed with the letter of		
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the drawings,	sheets/fig 1-4	· · · · · · · · · · · · · · · · · · ·		
	sheets/fig	, filed with the demand		
		, filed with the letter of $27.10.1999$,		
	sheets/fig	, filed with the letter of		
The amendments have resu the description				
the description	i, pages			
the claims,	Nos.			
the drawings,	sheets/fig			
	re as filed, as indicated in th	the amendments had not been made, since they have been considered to go the supplemental Box (Rule 70.2(c)).		



International application No
PCT/FT98/00776

V.	Resoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability
	citations and explanations supporting such statement

1.	Statement			
	Novelty (N)	Claims Claims	1-20	YES NO
	Inventive step (IS)	Claims Claims	1-20	YES NO
	Industrial applicability (IA)	Claims Claims	1-20	YES NO

2. Citations and explanations

The claimed invention relates to a method for making payments of calls or services by using IN services in a telecommunication system.

In prior art solutions an account dedicated to a prepaid card is deleted after it has become empty and the user has to buy a new card with a thereto-dedicated account. This requires a lot of capacity. An object of the invention is to overcome the disadvantages of the prior art solutions. A further object is to provide a method that makes it easier for the subscriber to himself load money into a user account.

The objects are accomplished by an arrangement telecommunication network comprising an intelligent network (IN), which is provided with user accounts. The user accounts enable prepaid calls for the users. The arrangement comprises interface for accessing the IN through telecommunication network, a record in the IN which indicates the amount a user has paid in advance and means for loading units from the record to a user account. The loading may be requested by the user interface of the user.

Documents cited in the International Search Report:

D1: WO, 96/15633, A1

D2: US, 5412726, A

D3: WO, 9615616, A2

D4: US, 5633919, A

D5: US, 4706275, A

D6: EP, 0698987, A2

.../...





Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

Continuation of: V

D1 discloses a method for controlling calls that are paid with a prepaid card. A user has an Account Code and a Personal Identification Number (PIN). When the user tries to make a call the user's authority is checked using the Account Code and the PIN and the SCP in the IN checks the current balance of the subscriber. The system of D1 does not mention how the user's account is to be loaded, but only states that the call is released if the account is empty. (See page 10, line 26-page 11, line 17 and figure 5.) D1 is cited as prior art in the application.

D2 relates to a method for remote loading of prepayment means in a telecommunication network. The method may be used in a GSM system or any other telecommunication system as long as there are prepayment means able to contain value units intended for paying the usage charges. (See column 1, lines 17-47, column 2, line 52- column 4, line 15.) The prepayment means are located in an SIM-card. The request for remote loading of the value units may be carried out during the telephone communication. (See column 4, lines 10-13.)

D3 discloses a method for charging users in a telecommunication system.

D4 describes a real-time billing system for a call processing system.

D5 discloses a telephone system.

D6 relates to a telephony accounts method.

The invention according to independent claims 1, 9, 13, 14 and 19 differs from what is disclosed in the cited prior art documents by introducing the possibility of reloading a prepaid user account by decreasing a requested amount from a record devoted to a voucher in a intelligent network and by loading a corresponding amount of balance into the user account. The record indicates an amount of prepaid balance paid beforehand by a user buying the voucher. This enable for a user to have vouchers for later applying, for example the user may pay for services by transferring an amount from the users account to the service providers account. In view of the above, the invention as claimed in claims 1-20 is considered to involve an inventive step.

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INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.
PCT/FI98/00776

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Continuation of: V

In conclusion, the invention as claimed in claims 1-20 is novel and is considered to involve an inventive step. The invention as claimed in claims 1-20 is considered to have industrial applicability.

Form PCT/IPEA/409 (Supplemental Box) (January 1994)



INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/FI98/00776

VI. Certain documents cited

1. Cert	ain published	documents	(Rule	70.10)
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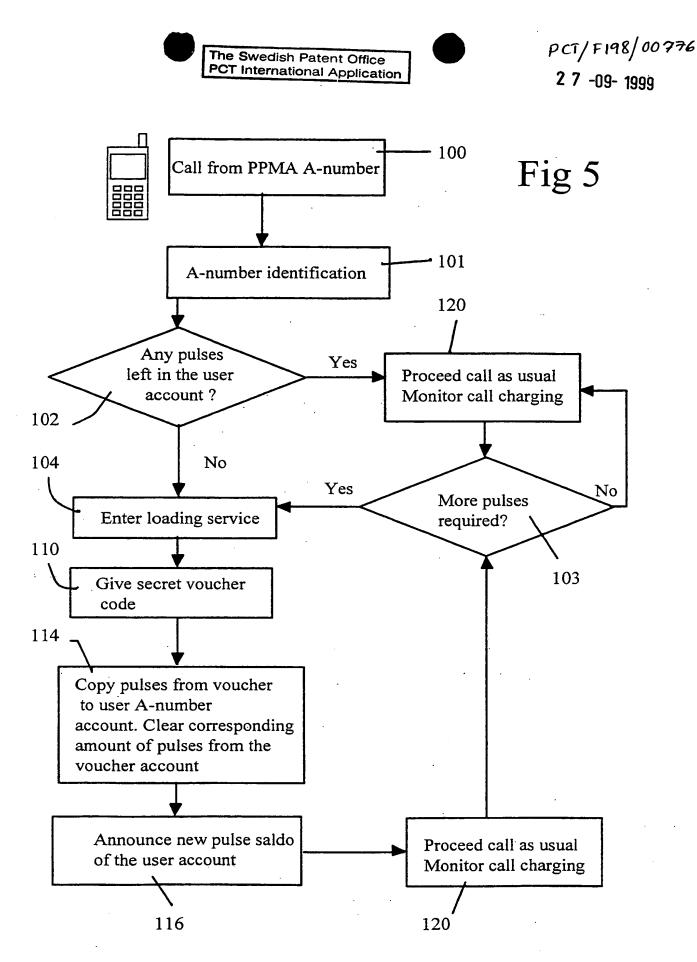
Application No. Patent No.	Publication date (day/month/year)	Filing date (day/month/year)	Priority date (valid claim) (day/month/year)		
W09809255	05/03/98	21/08/97	29/08/96		
WO9818251	30/04/98	13/10/97	23/10/96		
			04/11/96		
WO9821874	22/05/98	04/11/97	03/06/97 12/11/96		

2. Non-written disclosures (Rule 70.9)

Kind of non-written disclosure

Date of non-written disclosure (day/month/year)

Date of written disclosure referring to non-written disclosure (day/month/year)



AMENDED SHEET

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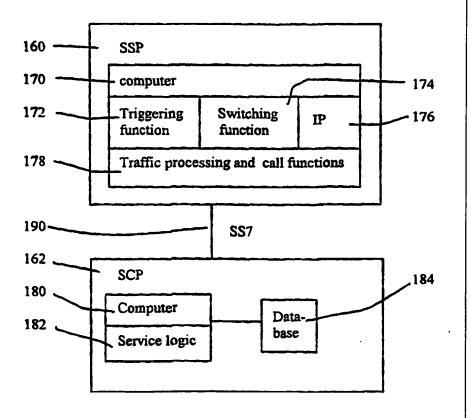
With international search report.

Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

(54) Title: COMMUNICATIONS SYSTEM AND A METHOD THEREFOR

(57) Abstract

The present invention relates to a communications system and a method for the same. The invention relates further to a method and an arrangement for paying calls and/or service, and an intelligent network. The method for paying calls in a telecommunications network is used in an intelligent network environment provided with user accounts for individual users. Said user accounts enableprepaid calls and/or an access to various services. The method comprises steps for accessing a loading service through a user interface operationally connected to the intelligent network, accomplishing a loading of a requested amount of balance into a user account of an individual user by means of the user interface and the loading service. The loading stage comprises steps of decreasing the requested amount from a record in the intelligent network indicating an amount of prepaid balance which said user has paid beforehand by buying a voucher or similar, said record being dedicated to said voucher or similar, and loading a corresponding amount of balance into the user account of the individual authorized user requesting the loading operation.



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COMMUNICATIONS SYSTEM AND A METHOD THEREFOR

FIELD OF THE INVENTION

The present invention relates to a method for accomplishing payments of calls and/or services, especially, but not exclusively, by using IN services in telecommunications. The invention relates further to an arrangement for facilitating the payments of calls and/or services through telecommunications equipment.

BACKGROUND OF THE INVENTION

Telephone services and calls may be charged by various alternative manners. Usually the charging or billing is done in accordance with the used calling time. In many instances it is preferred to be able to charge the price of the call beforehand, so that the operator will avoid any credit losses of unpaid bills, especially in cases where the callers are not actual subscribers of the particular operator (i.e. have not made any agreements with the operator).

The conventional way of precharging the calls are the public coin (or note) telephones. These, however, require a lot of maintenance and service. In addition, some of the users may feel it uncomfortable to have coins with them. The amount of coins needed may also be substantially high, e.g. when making an international call or accessing certain service numbers and services. The public money phones are also easy and common targets for robberies.

More recent possibility to charge the calls beforehand is such that the operator sells prepaid calling cards including a desired amount of preloaded money for the calls (for a certain calling time). Usually these cards are provided with a magnetic strip, or in some cases even with some kind of intelligence (so called smart cards), and thus the caller has to use a telephone provided with a suitable magnetic strip reader or a smart card reader. During a call the amount of money decreases continuously from the card, and after all of the money has been spent the call becomes terminated.

Another possibility is to use such prepaid calling cards which are not provided with the

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magnetic strip or similar means for machine reading purposes, but which announce e.g. a specific (personal) number string to the user, which he/she then needs to dial in when initiating a call. The user has to call to a special service where he/she has an individual user account into which he/she has preloaded money for the calls. These cards may be e.g. so called PPMA (Pre-Paid Mobile Access) service cards or scratch-surface calling cards either for ordinary telephones or for mobile phones. In view of these prepaid cards a reference is made to applicant's US patent Application Serial No. 08/836,371 (corresponds to WO 96/15633), and especially to figure 5 thereof, which application is incorporated herein by reference. Almost every telephone can be used for these cards, as they do not require any specific reading devices.

In the above prior art disclosure the monitoring can be accomplished for the calls made by a predefined telephone subscription or by means of a special prepaid card. The use of the prepaid cards enables the user to call from any phone whatsoever, and yet the call will be charged against the user's account, which has a certain pre-set balance indicated by the card. The user of the service has an Account Code and a Personal Identification Number PIN. The call signal of the subscriber is triggered to a Service Control Point SCP of an IN (intelligent network) using the account code and A-number or B-number as a trigger key. The authority may be checked on the basis of the A-number, mobile phone number MSISDN or personal identification number PIN of the subscriber. The SCP checks the subscriber database to see the current balance of the subscriber and notifies the subscriber of the status of the account by a voice message or on the display of the subscriber terminal.

If the account is empty, the call procedure is released, and if the balance is positive, the connection to the call destination is initiated. If the called party replies, charging is started on the basis of the charging information and the pulses are received from the exchange in order to update the balance of the account associated with the card. In addition, the call can be monitored in respect of other conditions indicated in the subscriber record. During the call and at the end of the call, the subscriber's account shows the real time balance, and if the account is empty, desired further processing follows.

In addition, it is prior known to have such SIM (Subscriber Identity Module) cards for mobile telephones by means of which the calling time is limited. This is accomplished such that the card enables an access to a database containing information about the allowed maximum calling time for outgoing calls, which information is then transmitted to and processed by means of the mobile network apparatus e.g. in a manner similar to the above disclosed.

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Thus, during a call the prior art telephone network apparatus monitors the amount of money left either in a card or in the account associated to a certain prepaid calling card. In case there is no balance left, the call cannot be continued or new calls cannot be initiated. However, it is possible for the operator to reload new money into the account of the database record, and thus one card containing the subscriber information can be used several times by loading new money into the account.

From the point of view of the telephone operators, the above card solutions are substantially safe, as the calls are always charged beforehand. The distribution and sales of the cards can also be arranged substantially easily and efficiently e.g. from various outlets, such as from shops, kiosks, newspaper stands, tobacco shops etc.

SUMMARY OF THE INVENTION

The above prior art arrangements, however, do still have some disadvantages, for instance in view of easiness of the loading or "refill" transactions, as they do not provide means for the subscriber himself to load money to the user account, e.g. by means of calling to a specific service number. After the card related user account has become empty, the account is in most cases deleted, e.g. the time becomes invalidated or expired, and the user has to buy a new card having a new thereto dedicated account. This requires a lot of capacity from the management system of the accounts, as the number of accounts may easily become essentially high, and there are continuously a great number of accounts to be initiated (for the new cards) and deleted (for the used cards). In addition, a need exist for an improved solution for managing the functions of prepaid calls and/or services.

It is an object of the present invention to overcome the disadvantages of the prior art solutions and to provide a new type of solution for loading of money for calls and/or services through a telecommunications network.

Another object of the present invention is to provide a method and an arrangement, by means of which it is possible for a user of a fixed telephone or a mobile station to reload additional money on his/hers existing user account.

Another object of the present invention is to provide a method and an arrangement, by means of which it is possible for a user to reload additional money on his/hers existing user account in real time by means of his telephone terminal so that the ongoing call can continue.

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Another object of the present invention is to provide a method and an arrangement, by means of which it is possible for the subscriber to use all possible database records as prepaid services without any need for postbilling operations.

Another object of the present invention is to provide a method and an arrangement, by means of which it is possible to manage all subscriber related data in a database of an intelligent network.

Another object of the present invention is to provide a method and an arrangement by means of which the user is provided with a possibility to use a prepaid voucher or similar for loading more money or units to his/hers PCC (Prepaid Calling Card) account. A still another object of the present invention is to provide a method and an arrangement by means of which the end user is prompted to load more money or units to the PCC account in case the PCC account is empty or about to become empty.

Another object of the invention is to provide vouchers or similar means for a prepayment having a predefined expiry date.

Other objects and advantages of the present invention will be brought out in the following part of the specification taken in conjunction with the accompanying drawings.

The objects are obtained by a method for paying calls in a telecommunications network comprising an intelligent network, wherein said intelligent network is provided with user accounts for individual users of the telecommunications network, said user accounts enabling prepaid calls and/or an access to various services for said users, comprising accessing an intelligent network loading service through a user interface operationally connected to the intelligent network, accomplishing a loading of a requested amount of balance into a user account of an individual user by means of the user interface and the intelligent network loading service, wherein the loading comprises steps of decreasing the requested amount from a record in the intelligent network indicating an amount of prepaid balance which said individual user has paid beforehand by buying a voucher or similar, wherein said record in the intelligent network is dedicated to said voucher or similar, loading a corresponding amount of balance into the user account of the individual authorized user requesting the loading operation.

An inventive arrangement for paying calls and/or services, comprises a

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telecommunications network, an intelligent network provided in connection with the telecommunications network, wherein said intelligent network is provided with user accounts for individual users of the telecommunications network enabling prepaid calls for said users, a user interface for accessing the intelligent network service through the telecommunications network, a record in the intelligent network indicating an amount of prepaid balance which an individual user has paid beforehand by buying a voucher or similar, wherein said record in the intelligent network is dedicated to said voucher or similar, loading service means implemented in the intelligent network for accomplishing a loading of a user account of said individual user with units deducted from said record and enabling further communication through the telecommunications network, wherein said loading is requested by a user interface of said individual user.

The invention provides further an intelligent network, which is accessible by means of telecommunication user interfaces connected to at least one telecommunications network. Said intelligent network comprises user accounts for individual users of said at least one telecommunications network, wherein each of said accounts enables prepaid calls for individual users, one account being dedicated to one individual user, a record indicating an amount of prepaid balance which the individual user has paid beforehand by buying a voucher or similar, wherein said record is dedicated to said voucher or similar, loading service means for accomplishing a loading of the user account of said individual user with units deducted from said record and enabling further communication through the telecommunications network, wherein said loading is requested by a user interface of said individual user.

According to an alternative embodiment the invention provides a communications system which comprises a communications network providing communications services, including a computer for storing in a database thereof records assigned to the users of the communications network. Said database records are comprising a subscription number record and a prepaid calling card number record including user accounts containing a prepaid monetary value for real time payments of calls and/or services, and a voucher record, said voucher record being arranged for adding a given amount into said user accounts or into such converting accounts of the user which are indented for other purposes than for the calling. The system comprises further a plurality of communications terminals having an access to the communications network, a desired communications service being accessible through at least one of the terminals, wherein the computer processes the calls on the communications network to detect when a communication terminal accessed to the communications network requests a communications service

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which requires a use of the prepaid monetary value associated to the user account, the computer authorizing the requested communications service in case the prepaid monetary value in said user account is sufficient to cover the payment of the requested communications service.

A method in a communications network for accessing communications services comprises the steps of creating database records with account numbers specifying such a user having at least one of the records containing a monetary value, said records being divided into a subscription number record and a prepaid calling card number record for the calling needs, and into a voucher number record, said voucher number record being for adding of a given amount to the user accounts for calling or to converting accounts of non-calling accounts, providing the user with an access number to the account which associates with a prepaid monetary value through at least one intelligent node of the communications network, calling to a network service number for requesting the services implemented by the network service, selecting an access of the user between the desired database records, in response to the request connecting the user either to the calling services of the network or payment services of the network, changing the monetary value of either the calling user accounts or the converting user accounts by an amount desired by the authorized user.

Several advantages are obtained by means of the present invention, since the solution provides a simple, reliable and controllable manner for loading money by using vouchers which are associated to database records, such as to a user account, for calls and other telecommunication services. The loading can also be performed during an ongoing call. The solution enables the user also to receive an immediate confirmation that the transaction has actually taken place. The lifetime of the actual user account becomes longer, which reduces the need for management of continuous and often occurring openings and closings of the prior art short term user accounts. The user is enabled to use continuously the same identification numbers, PIN codes etc. when establishing a call, as the actual user account remains the same. The user is enabled to him/herself add/load more money or similar units to the user account. The limited usage time of a single voucher provides also an advantage, especially to the operators, as the "old" accounts having only minor sums left may be deleted automatically, and thus the management is facilitated further. The possibility of setting validity periods allows the operator to sell "low price" vouchers for such time periods, when the traffic is otherwise lower, such as for the holiday seasons. The vouchers can also be used as means for different kinds of advertising, as the sales and usage period thereof is short.

In the following the present invention and the other objects and advantages thereof will be described in an exemplifying manner with reference to the annexed drawings, in which similar reference characters throughout the various figures refer to similar features.

BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 is an exemplifying schematic presentation of a general structure of a telecommunications system including an intelligent network;

Figure 2 is a schematic presentation of one arrangement according to the present invention;

Figure 3 is a schematic presentation of an arrangement of a table according to one embodiment of the present invention;

Figure 4 discloses a general flow chart of the present invention; and

Figure 5 discloses a flow chart of the loading of pulse accounts.

DETAILED DESCRIPTION OF THE DRAWINGS

Firstly, the general structure of a telecommunications arrangement including an Intelligent network (IN) enabling switching and charging operations of calls will be explained with reference to figure 1 to give a better understanding of the basis of the invention.

Figure 1 is a schematic presentation of the physical architecture of a public switched telephone network (PSTN) providing telecommunication connections between the users or subscribers thereof. The PSTN comprises a plurality of local exchanges 100 and 102 and a plurality of transit exchanges 120. The local exchanges and the transit exchanges are interconnected with each other by trunk lines 110. The trunk lines 110 also provide interconnections between the various local exchanges, and between the various local exchanges. The subscribers 104 are connected to the local exchanges 100, 102 via subscriber lines 106. Although only a limited number of subscriber terminals are shown to be connected to the PSTN, it will be understood that many more subscriber connections could be supported by each of the local exchanges. When a call is placed by a first subscriber to a further subscriber, the call connection established by the PSTN passes through the local exchanges and perhaps through one or several of the transit exchanges.

The local exchanges 100, 102 or transit exchanges 120 can be based for instance on the well known AXE digital switching system, which is offered by the applicant.

The telephone system of figure 1 includes further a mobile network, e.g. a GSM based public land line mobile network (PLMN), connected to the PSTN or a similar facility, such as to an integrated system digital network (ISDN). The necessary links between the systems are well known in the art. In the example of figure 1 the PLMN includes a gateway mobile services switching center (GMSC) 138 which is connected to several mobile services switching centers (MSC) 136, which in turn are connected to plurality of base station controllers (BSC) 130. Each BSC 130 is connected to a plurality of base stations (BS) 132, each of which supervises a predefined geographical area called as a cell. An arbitrary geographical area may be divided into plurality of radio coverage areas, i.e. into said cells (not shown). The arrangement is such that mobile stations 150, 152, 154 are communicating via an air interface with the nearby base station 132, which in turn is connected to the mobile switching center (MSC), which is further connected to the PSTN via a suitable linking apparatus.

The PLMN includes further a central database, so called home location register (HLR) 134, which is connected to the gateway or central mobile telephone switching services center 138, and also to all local mobile telephone switching centers in the PLMN. The mobile stations or units 150, 152, 154 subscribing the PLMN are registered in the HLR 134. Each of the local MSCs 136 includes further a local database called a visitor location register (VLR) 146, in which all such mobile stations are registered which are located within one of the associated cells of the given MSC at a given moment. Those mobile stations belonging to the given PLMN and located at the moment within a cell area controlled by the VLR 146 are registered temporarily in that VLR 146 and permanently in said HLR 134 at the same time. The HLR 134 is always informed about that particular VLR in which the mobile station is registered at that moment of time.

Each mobile subscription has in the HLR 134 information concerning IMSI (International Mobile Subscriber Identity) and MSISDN (Mobile Subscriber international ISDN) as well as said location information (VLR number), basic telecommunications services subscriber information, service restrictions and supplementary services.

It is to be noted that figure 1 shows only one of the MSCs 136, BSCs 130, HLRs 134, VLRs 146 and BSs 132, while multiples of these elements are omitted for reasons of clarity.

The communications network comprises one or more intelligent network nodes 102. The intelligent network nodes (IN nodes) 102 interface with the traditional telecommunications network, such as the PSTN or PLMN. The IN nodes 102 include a service switching processor, which is sometimes referred to in the art as a service switching point (SSP) 160. The SSP 160 is essentially a local exchange 102 provided with an additional software used to identify the intelligent network (IN) calls. The SSP 160 is in turn connected to a service control processor, which is sometimes referred to as a service control point (SCP) 162.

Referring now also to figure 2, which is a more detailed disclosure of the SSP and SCP. The SSP 160 includes a computer 170, an intelligent peripheral 176 that performs a number of advanced functions, such as voice recognition, a triggering function 172, a switching function 174 and a traffic processing and call control functions 178. A communications connection 190, such as a well known SS7 connection (signalling system No. 7, which is standardized by CCITT) connects the SSP to the SCP 162. The SCP 162 includes a computer 180 and a service logic for implementing various advanced services provided by the intelligent network IN. It is also possible to integrate the SSP and the SCP into a single Service Switching and Control Point processor (SSCP). In either implementation the service logic 182 is independent of the network access and transport implementation.

The SSP 160 provides the subscribers with an access via the communications network to a prepayment network service provided by the SCP 162. While the signalling information is generally communicated to the SSP 160, it is to be understood that such a signalling information is communicated to the switching and call control functions 178 of the SSP. The SSP 160 forwards a request for the prepayment services to the SCP 162 to establish an interaction between the prepayment network service and the calling user/telecommunications device, such as the terminals 104, 150, 152, 154 of figure 1. Thus the SSP 160 interfaces various calls in the network 162 by its digital switching function 174, and makes the prepayment network service available from the SCP 162.

The triggering points in the call switching process are detected at the service switching point SSP 160. A basic example of the triggering point is a call attempt to a specific number. As applied in the present invention, such a triggering point might be a detection of a prepayment network service telephone number, e.g. a specific "800" number or a preselected group of subscribers having a predetermined number string in their subscriber number. When such triggering point is detected by the triggering function, the SSP

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computer 170 immediately informs the SCP 162 about the triggering event and forwards various associated call connection data, such as the calling terminal telephone number and the destination number. The SCP 162 responds by processing the information in the computer 180 in accordance with the service logic 182 and returns control orders to the SSP computer 170, which translates those orders into appropriate commands for the switching and traffic processing and call control processing so as to control the digital switching.

The SSP 160 detects the triggering conditions, i.e. identifies those network signals which are related to the services, and handles these signals so as to transfer the calls to the service control processor 162, and further receives the responses from the service control processor 162, verifies at the request of the service control processor whether specific conditions will arise, and if so, transmits corresponding messages to the service control processor 162, orders set-up and release of connections in the transport network and interacts with an intelligent peripheral (IP) equipment 176. The intelligent peripheral 176 may be used e.g. to provide different voice synthesis announcements to subscribers and receive / decode digits from dual tone multi-frequency (DTMF) telephones. In addition, the intelligent peripheral 176 may also receive voice inputs (rather than only DTMF tones) and employ suitable voice recognition software to decode subscriber responses. While the intelligent peripheral 176 may be included within the SSP 160, it may also be provided as a separate node accessible by the service switching point SSP 160 through the switching function 174 thereof.

As was explained, the mobile stations 150, 152, 154 of figure 1 communicate with the base station 132 through an air interface, which in turn is operationally connected to the Mobile Switching Center (MSC) via the BSC. However, it is to be understood that the mobile stations could communicate with base stations of different networks which in turn could be run and owned by different, competing network operators. The mobile station can even communicate with a base station of a foreign operator network, as is shown in figure 1 (Finnish and Swedish mobile networks illustrated as an example). In addition, the connections between telecommunications systems of various countries can be provided in a per se known manner. The operators can have their separate systems for reaching IN services in every country (like in Finland and Sweden of the example). Each of the operators may have an intelligent network of their own, as well as fixed and/or mobile networks with base stations, base station controllers and mobile switching centres and other necessary network elements.

The MSC is capable of routing calls with a predefined suffix to an intelligent network node, and the other calls directly to other subscriber addresses in a manner also per se known by the skilled person. It is to be understood that the arrangement may well be such that all calls are automatically routed to the IN, or that some other procedure for routing a part of the calls to the IN, such as so called hotline service when fixed connections are concerned, may be used in this connection.

In the intelligent network, the databases for various accounts for the users (i.e. the user accounts in the following) are generally implemented within the SCP. The SCP can be defined as an electronic control unit which controls the SSP by means of INAP (Intelligent Network Application Part) protocols. The SCP monitors the calls and accomplishes the charging operations from the user related debit accounts. As can be seen from figure 1 the SSP and the SCP may be connected to one of the exchanges of the PSTN, or they could also be implemented within or connected directly to the MSC of a mobile network.

The accounts may be so called pulse accounts. These are known from the prepaid card arrangement already referred to, and thus not explained further than by mentioning that the electronic pulses in the account equal to a certain amount of money in a certain currency, e.g. such that 1 pulse = 10 pennies. The loading operation is accomplished by reducing the amount of pulses in the voucher record and correspondingly the user account is loaded by adding a corresponding amount of pulses therein. According to one embodiment, the arrangement further includes exchange rate scales or other suitable conversion means for converting the same calculation pulses to equal different currencies, this enabling the prepayments of calls in various countries.

The service provider acts like a 'bank' for the subscribers. The service provider sells pulses to the subscribers by the vouchers or similar means for prepayment. Each of the vouchers have a dedicated pulse account, such as a database record, in the intelligent network loading service. The pulses can be transferred on request from the voucher account into the individual user accounts of each subscriber. The loading of the user accounts by means of the prepaid vouchers is illustrated in more detail by the flow chart of figure 4.

A standard IN controlled PCC (Prepaid Calling Card) service script added Money Loader facility can be used in the invention during the ongoing call. A subscriber has opened a pulse account in an IN of one service operator for a certain telephone number. The subscriber buys thus pulses equal to a certain amount of money, e.g. worth 100 FIM,

from the service provider. This can be accomplished in a per se known manner, e.g. by said prepaid vouchers (with a security code which is hidden under an erasable surface on the card).

Figure 3 discloses in more detail an example of possible database records table stored in the service control point database 184 to be used when implementing the payment service according to the present invention. These database records include different kinds of records, as will be explained in the following. It is to be noted, that even only four different records are disclosed, it is possible to have a greater number (or less) records in one database, depending on the general IN arrangement.

The first record 200 of the database is based on the A-number information. The fields thereof contain an A-number field 202, field 204 for a PIN (personal identification number), a monetary value field 208, amount of monetary value left in the corresponding "account" in field 206, the expiry date in field 210, possible blocking instructions in field 212, etc. The A-numbers which are having an access to the service are classified by the first digits thereof, e.g. the number fields 2400 to 2600 are reserved for this. The first numbers are indented to show the IN category in order to direct the calls to the payment service.

The second record 220 is based on the information the user has in a prepaid calling card which he/she has bought in advance. This calling card record 220 contains an information field 222 containing the card number, a field 224 for the corresponding PIN, a field 228 for the amount of monetary value left in the card, a field 226 for the expiry date, a field 230 for amount of used pulses, and a blocking field 232. This record information is updated during a possible conversation (call).

The third database record 240 comprises a voucher record containing voucher number in field 242, a voucher secret code in field 244 and the amount of money stored in that given voucher in field 248. This record may also include some further fields, such as a field 250 for blocking the voucher to be used e.g. in case when a voucher (or several vouchers) is stolen, and the operator wishes thus to block the use of the voucher(s).

The voucher can be used only for adding money to the monetary field 208 of the first record 200 or to the monetary field 228 of the second record 220, or to the monetary field of another voucher record (not shown) or similar.

The record 240 dedicated for the vouchers, and more precisely, to the voucher related information. The voucher record includes the necessary information for each of the vouchers on sale through various outlets, such as kiosks and newspaper stands. As the user, who has bought a voucher, wishes to load some additional units e.g. to his/hers user account in record 200 or 220, a desired amount is transferred from the appropriate voucher field to the user account as a response for such a request. The voucher includes only information about the database, and the actual credit on that voucher is predefined in the database. In practice the user thus validates the voucher related credit in the database on the basis of the information, such as number string code or similar, shown by the voucher or similar means.

The fourth record 260, which can be accessed by the subscriber, includes a paying account number field 262. The A-number field 202 of the first record 200 is replaced by this real account number field 262. The record includes also similar fields to those described above for the voucher record 240.

The payment service implemented by means of the record 260 can be used for paying an amount which is collected from the account field 246 of the voucher record 240 to an account of the subscriber, the account number whereof being specified by field 262. The subscriber who has contacted the database will be asked for the numbers for identification purposes. When the identification is in order, the user may be asked about the amount of money, i.e. the monetary value, he/she wishes to transfer. After the amount is accepted, the information of this is transferred through an INAP connection to a service data point (SDP), from where the IN has a data connection (e.g. tcp/ip) towards a bank database. The transfer of the monetary value to the voucher record is also possible, if the voucher and the subscriber are provided with that facility. A similar PIN code as what is used e.g. in bank cards or credit cards can be added to the bank account field. The amount to be transferred can be limited to certain predefined maximum amounts. Thus transactions between the user accounts in the IN and "real" accounts in banks are enabled.

The IN apparatus enabling the implementation of the above are available e.g. by the applicant. However, it is to be understood that the details of the various implementations may vary in different installations.

The telephone numbers or A-numbers of the first record 200 can be divided between subscribers using mobile communications and those using fixed network communications. Furthermore, the mobile communications subscriber numbers can be divided into groups,

e.g. to establish number group for subscribers who are only temporarily visiting a certain country or a network, and/or who have a limited amount of monetary value in their account and/or who have an account which is valid for only a short term. To give an example, by means of this the subscriber who is willing to use his/hers own telephone when being abroad is enabled to use the phone without paying any attention to the roaming agreements, as the user may use the mobile telephone with a new SIM card of the local operator of that country or operator area. The SIM card has a dedicated subscriber number which can be used as a temporary subscriber number.

Exemplifying procedures for the prepayment of the calls and/or services by means of the present invention is now discussed with reference to the flow charts of figures 4 and 5.

The user enters the prepaid calling services of the IN e.g. by dialling a specific suffix, so that the SSP may route the call to the service. As the call to the prepaid calling services initiates, the caller may become identified by means of A-number identification (step 101, figure 5), and thus the IN knows the correct user account to be debited from the call.

The IN verifies the balance in the A-number user account. In case the balance in the account exceeds a certain threshold value, the caller is allowed to establish a call to a B-number subscriber. In case the balance of the user account is empty, or lower than said threshold value, a message is sent to the caller, e.g. asking him/her to load additional money to the user account, step 102. The message may be only informative and advising that the balance is running out and that the user should load some more units or money, or a request to load some more units or money in condition that calls are otherwise not allowed or that the ongoing call will become terminated.

The operation according to the present invention starts when the A subscriber decides to load additional units, (such as money or pulses), to his/hers user account, i.e. an account which can be used directly for paying e.g. call or services in real time as the call proceeds (step 104 in figures 4 and 5).

In case the caller wishes at step 104 to load more money to the user account from a voucher account, he/she makes a call to the loading service of the IN. At this stage the user presses appropriate key and e.g. ask the present ongoing call to remain on hold for the time of the loading operations, steps 107, 108 and 109. The call is routed to the IN, e.g. by means of the mobile and/or fixed line apparatus as was described above, and subsequently in the IN to the loading service, whereafter the service asks for the voucher

account number. The service may also ask for a secrecy code and/or PIN number (Personal Identification Number), or A-number identification at this step 110. Some additional measures may also be taken to improve the safety of the transactions, such as a recognition of the calling telephone number and/or user interface.

If an invalid or non existing voucher number is fed in by the user, or if e.g. the A-number information does not match, an announcement is given informing that the number or other code is incorrect or that something else in the data is incorrect. The user is prompted to redial the necessary number strings and/or codes. A certain predefined number of attempts may be set such that after a final (e.g. a third) attempt the call to the loading services becomes terminated if the user still dials the number string incorrectly or some of the other information still does not match. An appropriate announcement may be given at this stage. The amount of new calls to the loading service may also be defined such that after e.g. two subsequent unsuccessful calls even the PCC user account will become blocked due to suspicion of fraud.

According to the specific embodiment the service converts the desired amount to the units used by the prepayment service, such as to pulses. An amount which equals the amount in used units, such as pulses, is reduced from the voucher account and correspondingly added to the actual user account, and thus the loading transaction itself is now completed in step 114 of figure 5. The voucher account is blocked immediately after the units have been successfully transferred from the voucher account to the appropriate user account enabling the calls.

If desired, some announcements can be given to the user, such as a confirmation that the transactions has been successful and is now finished, a new balance of the user account and the balance left in the voucher account, and the expiry date of the voucher. Thus the user is provided with a possibility to assure in real time that the user account has actually received the payment. In case of mobile stations or fixed line telephones provided with display means for text messages (such as SMS i.e. Short Message Service messages), the user does not need to acquire any additional means, as it is possible to implement all the necessary apparatus and software within the network(s) and the IN(s). The confirmation announcement can also be given as voice messages which may be generated automatically by a speech generator means.

The call may then continue or new calls may be initiated in a usual manner. In case the call is long, or consumes a lot of units, it is possible to perform a new loading operation during the same call, as is shown by figure 5.

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It is to be noted herein, that the sequence of the disclosed steps may vary, as well as that the routines relating to the passwords, PIN-codes etc. may be omitted or then there may be even some additional steps for obtaining an even improved security. In addition, the announcements given may be automatic, or the user may ask for a such only in case he/she feels it necessary. In addition, it is noted that the flow chart of figure 5 concerns the above described pulse accounts, and that if some other types of account means are used, the steps for pulse transferring are unnecessary and/or might be replaced by some other measures.

The vouchers may have a predefined expiry date. This may be informed by writing on the voucher, and the management of this expiry date is implemented within the IN database. By means of this the circulation of the vouchers becomes faster, and such "almost empty" and/or "forgotten" accounts which otherwise would be in a sleeping mode even for log periods of time can be deleted without any additional warnings to the users.

According to one further embodiment the invention can also be utilized by a mobile user visiting foreign countries where he is not able to use his mobile station or a user who is not able to roam into an area of such a mobile network operator who has not made any roaming agreements with the user's own operator. In case the operator does have the prepaid call service, the user can in such instances access the prepayment service by buying a temporary voucher or a temporary SIM card allowing him/her to use the services of that particular traffic area/operator. The money will become loaded from the voucher to a temporary user account, and thus the charging and a temporary use of the services of that operator will become enabled.

Thus, the invention provides a method and an arrangement by which a significant improvement can be achieved in the area of money transactions. The arrangement according to the present invention is easy and economical to realize by per se known components, and provides an enhanced security for the transactions. It should be understood that the above exemplifying description is not meant to restrict the invention to the specific forms presented in this connection but rather the present invention is meant to cover all modifications, similarities and alternatives which are included in the spirit and scope of the present invention, as defined by the appended claims.

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Claims

1. A method of paying calls and/or services in a telecommunications network comprising an intelligent network, wherein said intelligent network is provided with user accounts for individual users of the telecommunications network, said user accounts enabling prepaid calls and/or an access to various services for said users, comprising

accessing an intelligent network loading service through a user interface operationally connected to the intelligent network,

accomplishing a loading of a requested amount of balance into a user account of an individual user by means of the user interface and the intelligent network loading service, wherein the loading comprises steps of

decreasing the requested amount from a record in the intelligent network indicating an amount of prepaid balance which said individual user has paid beforehand by buying a voucher or similar, said record in the intelligent network being dedicated to said voucher or similar,

loading a corresponding amount of balance into the user account of the individual authorized user requesting the loading operation.

2. A method according to claim 1, c h a r a c t e r i z e d in that the loading of said user account includes:

giving an individual number string indicated by the prepaid voucher or similar to the intelligent network loading service through said user interface, said loading service comprising a specific database including said record defining the amount of the prepaid balance, and

loading a desired amount of balance from the record of the database to the user account, wherein the correct record of the database is indicated by means of the number string.

- 3. A method according to claim 1 or 2, c h a r a c t e r i z e d in that the user accounts are pulse accounts which define the balance by terms of pulses, an amount of pulses corresponding the amount desired to be loaded is subtracted from a data base associated with the voucher or similar, and
 - a corresponding amount of pulses is loaded to the pulse account of the user.
- 4. A method according to any of the claims 1 to 3, c h a r a c t e r i z e d in that the loading request is accomplished by means of a mobile station.

- 5. A method according to any of the claims 1 to 4, c h a r a c t e r i z e d in that the user is prompted to load more units by an announcement through the user interface.
- 6. A method according to any of the claims 1 to 5, c h a r a c t e r i z e d in that it further comprises the steps of:

identifying the incoming call in the intelligent network service by means of the A-number information of the user,

giving a security code of the individual user to the loading service,

giving the amount to be loaded to the user interface and transmitting an indication about said amount to the loading service,

giving announcement from the loading service of the intelligent network to the user interface informing that the transactions have been accomplished and the new balance on the user account.

- 7. A method according to claim 5 or 6, c h a r a c t e r i z e d in that announcements to the user via the user interface are given as a text message or as a voice message.
- 8. A method according to any of the preceding claims, c h a r a c t e r i z e d in that it further includes:

setting a time limitation for the validity of the prepaid balance in the voucher or similar, and

deleting expired vouchers or similar from the dedicated record of the database.

9. An arrangement for paying calls and/or services, comprising a telecommunications network,

an intelligent network provided in connection with the telecommunications network, wherein said intelligent network is provided with user accounts for individual users of the telecommunications network enabling prepaid calls for said users,

a user interface for accessing the intelligent network service through the telecommunications network,

a record in the intelligent network indicating an amount of prepaid balance which an individual user has paid beforehand by buying a voucher or similar, wherein said record in the intelligent network is dedicated to said voucher or similar,

loading service means implemented in the intelligent network for accomplishing a loading of a user account of said individual user with units deducted from said record and enabling further communication through the telecommunications network, wherein the

arrangement is such that said loading can be requested by the user interface of said individual user.

- 10. An arrangement according to claim 9, c h a r a c t e r i z e d in that the records are implemented into a database of the loading service means, wherein the arrangement is such that a desired amount of balance can be transferred from the database to the user account as a response to a request given by the user to the user interface.
- 11. An arrangement according to claim 9 or 10, c h a r a c t e r i z e d in that the user accounts are pulse accounts.
- 12. An arrangement according to any of claims 9 to 11, c h a r a c t e r i z e d in that the user interface of the individual user is a mobile station.
- 13. An intelligent network accessible by means of telecommunication user interfaces connected to at least one telecommunications network, comprising

user accounts for individual users of said at least one telecommunications network, wherein each of said accounts enables prepaid calls for individual users, one account being dedicated to one individual user,

a record indicating an amount of prepaid balance which the individual user has paid beforehand by buying a voucher or similar, wherein said record is dedicated to said voucher or similar.

loading service means for accomplishing a loading of the user account of said individual user with units deducted from said record and enabling further communication through the telecommunications network, wherein the arrangement is such that said loading is requested by a user interface of said individual user.

14. A communications system, comprising:

a communications network providing communications services, including a computer for storing in a database thereof records assigned to the users of the communications network, said database records comprising a subscription number record and a prepaid calling card number record including user accounts containing a prepaid monetary value for real time payments of calls and/or services, and a voucher record, said voucher record being arranged for adding a given amount into said user accounts or into such converting accounts of the user which are indented for other purposes than for calling,

a plurality of communications terminals having an access to the communications

network, a desired communications service being accessible through at least one of the terminals,

wherein the computer processes the calls on the communications network to detect when a communication terminal accessed to the communications network requests a communications service which requires a use of the prepaid monetary value associated to the user account, the computer authorizing the requested communications service in case the prepaid monetary value in said user account is sufficient to cover the payment of the requested communications service.

- 15. A communications system according to claim 14, wherein the database containing the user records is created by the computer, the computer processes calls on the communications network to detect when the communications terminal accessed to the communications network requests an addition of the monetary value to the user account in the database or to an account otherwise specified by the user, and in response therein prompts the caller to enter the amount of money to be transferred to said user account or said other account.
- 16. A communications system according to claim 15, wherein the terminal through which the database is accessed is a public telephone, a mobile telephone or a data communications device.
- 17. A communications system according to claim 16, wherein the calling number is the access number to the intelligent network.
- 18. A communications system according to claim 16, wherein the access number selects the database records of the service the user desires to access.
- 19. A method in a communications network for accessing communications services comprising the steps of:

creating database records with account numbers specifying such a user having at least one of the records containing a monetary value, said records being divided into a subscription number record and a prepaid calling card number record for the calling needs, and into a voucher number record, said voucher number record being for adding of a given amount to the user accounts for calling or to converting accounts of non-calling accounts.

providing the user with an access number to the account which associates with a prepaid monetary value through at least one intelligent node of the communications

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network,

calling to a network service number for requesting the services implemented by the network service,

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selecting an access of the user between the desired database records,

in response to the request connecting the user either to the calling services of the network or payment services of the network,

changing the monetary value of either the calling user accounts or the converting user accounts by an amount desired by the authorized user.

20. A method according to claim 19, wherein it further comprises the steps of determining the prepaid account number associated with the request and authenticating the prepaid account number.

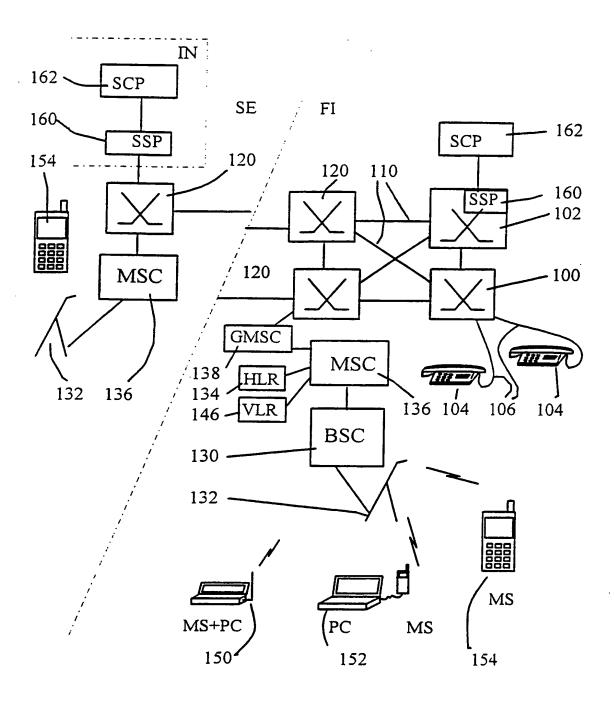


Fig 1

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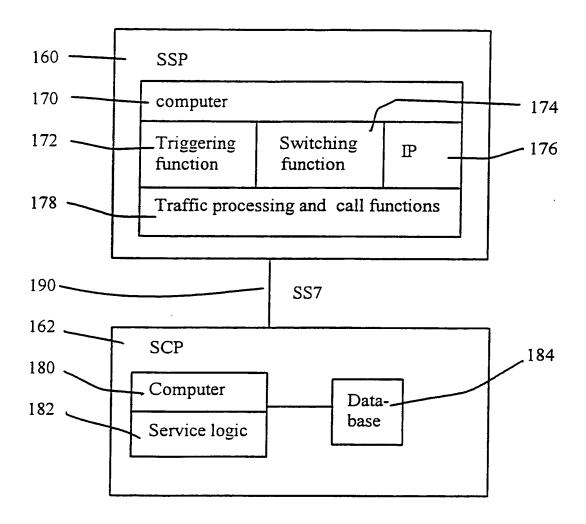
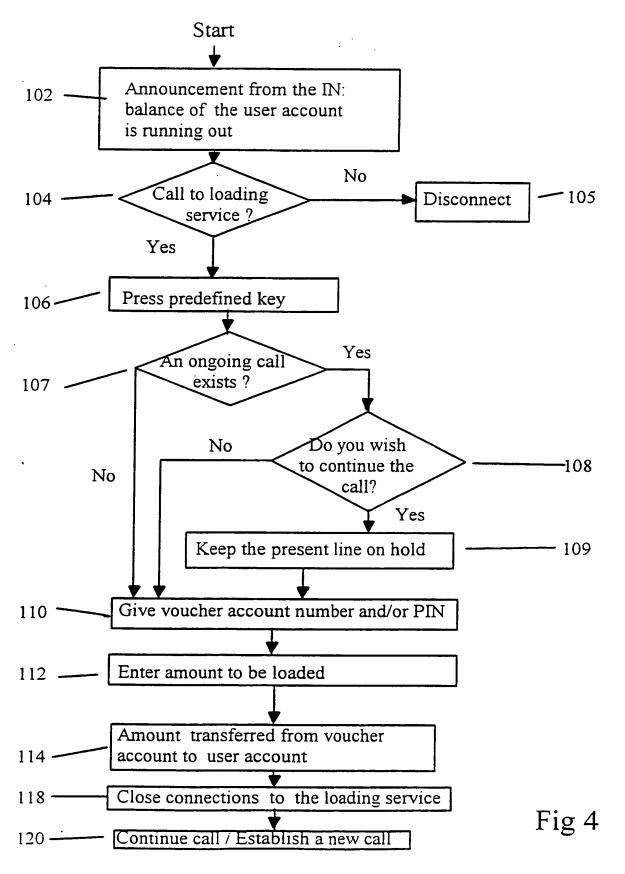
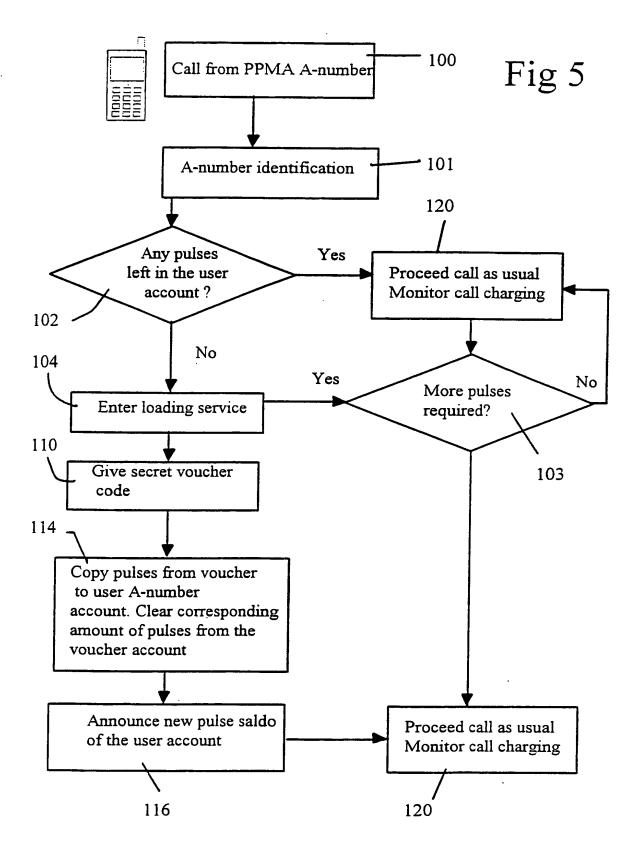


Fig 2

							_		_									
																		_
2, 262		Real account		NO		CN								1111-6543		·	800019-	2000
212, 232, 250		Blocking		BLE		OFF	OFF		1:10 1:10		2		NO					
210, 226, 248		Expiring date		1998-09-30		10-20-8661	1997-09-30		1997-09-30	1007-00-20	67-00-100		1997-09-29	1997-12-13			1997-12-13	
206,	239	Used / monetary	value	20		50	25		25	55			09	09			70	
208, 228, 246	- - - - - - -	Monetary	9	<u> </u>		8 8	<u> </u>		20	001			90 8	007	****		200	
204, 224, 244 1		<u>.</u>	A	7000	9	DAIDLE	300V		ABEC	EFGII			GDIII					
	A-munbor	; ,	2,1001557		750015000	1875600	- /		1197000	00008/	- J.	2000000	800000				8100000	
707		700 700	/	•	220		/	222	/				\	242		260		

Fig 3





INTERNATIONAL SEARCH REPORT

See patent family annex.

International application No.

PCT/FI 98/00776

A. CLASSIFICATION OF SUBJECT MATTER

IPC6: H04M 17/00, H04M 15/00, H04Q 3/00 According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC6: H04M, H04Q

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

SE, DK, FI, NO classes as above

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

WPIL, EDOC, JAPIO, INTERNET

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Further documents are listed in the continuation of Box C.

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	WO 9615633 A1 (OY LM ERICSSON AB), 23 May 1996 (23.05.96), page 10, line 26 - page 11, line 17, figure 5	1-20
	· ——	
Y	US 5412726 A (ROLA NEVOUX ET AL), 2 May 1995 (02.05.95), see summary of the invention	1-20
	~~	
A	WO 9615616 A2 (TELECOM FINLAND OY), 23 May 1996 (23.05.96), figure 5	8
A	US 5633919 A (STEVEN HOGAN ET AL), 27 May 1997 (27.05.97), column 93, line 41 - column 94, line 6, figure 117	1-20
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i						
•	Special categories of cited documents:	!·-	later document published after the international filing date or prior			
A	document defining the general state of the art which is not considered to be of particular relevance		date and not in conflict with the application but cited to understand the principle or theory underlying the invention			
"E"	erlier document but published on or after the international filing date	"X"	document of particular relevance: the claimed invention cannot be			
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other		considered novel or cannot be considered to involve an inventive step when the document is taken alone			
	special reason (as specified)		document of particular relevance: the claimed invention cannot be			
" 0"	document referring to an oral disclosure, use, exhibition or other means		considered to involve an inventive step when the document is combined with one or more other such documents, such combination			
"P"	document published prior to the international filing date but later than		being obvious to a person skilled in the art			
	the priority date claimed	"&"	document member of the same patent family			

Date of the actual completion of the international search	Date of mailing of the international search report				
17 March 1999	1 8 -03- 1999				
Name and mailing address of the ISA/	Authorized officer				
Swedish Patent Office Box 5055, S-102 42 STOCKHOLM Facility 10 46 8 666 12 86	Patrik Rydman				
Facsimile No. + 46 8 666 02 86	Telephone No + 46 8 782 25 00				



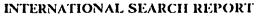


International application No.

PCT/FI 98/00776

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 4706275 A (ZVI KAMIL), 10 November 1987 (10.11.87), see the whole document	1-20
A	 EP 0698987 A2 (ALCATEL N.V.), 28 February 1996 (28.02.96), abstract	1-20
P,X	WO 9809255 A1 (GENERALDIREKTION PTT), 5 March 1998	1-20
Γ,Λ	(05.03.98), abstract	
Ρ,Χ	WO 9818251 A2 (PHILIPS ELECTRONICS N.V.), 30 April 1998 (30.04.98), claim 1	1-20
Р,Х	WO 9821874 A1 (TELEFONAKTIEBOLAGET LM ERICSSON), 22 May 1998 (22.05.98), abstract, see the claims	1-20





Information on patent family members

02/03/99

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